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TOWNSEND and TOWNSEND and CREW LLP	

AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE – EXAMINING GROUP 3692

PATENT
Attorney Docket No.: 020375-005800US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

/Bonnie Rickles/

Bonnie Rickles

Britton, Randy

Application No.: 10/091,605

Filed: March 4, 2002

For: METHOD AND SYSTEM FOR IMPROVING FRAUD PREVENTION IN CONNECTION WITH A NEWLY OPENED CREDIT ACCOUNT

Customer No.: 20350

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No. 7661

Examiner: Nga B. Nguyen

Technology Center/Art Unit: 3692

AMENDMENT UNDER 37 CFR 1.116 EXPEDITED PROCEDURE EXAMINING GROUP 3692

Sir

In response to the Final Office Action mailed October 17, 2008 on the abovereferenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.